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CORONAVIRUS (Covid-19)

We have recently been made aware of the following from SSQ Insurance Company that applies to the CAIP travel medical insurance:

“In accordance with recent statements made by our governments, SSQ Insurance will no longer consider COVID-19 to be a sudden and unexpected illness with respect to eligible travel insurance expenses. **This decision became effective for all trips taken as of April 6, 2020.**

As a result, for insureds covered by a contract that does not specifically include an exclusion in the event of an epidemic, even though the Canadian government has issued a non-travel advisory, please be advised that if you wish to travel despite this decision, **your travel insurance coverage will not cover any costs associated with COVID-19** since it is now considered a foreseeable and expected illness.”

SSQ Insurance Company did confirm that they will still cover other medical expenses that are covered in the CAIP travel medical insurance policy. The CAIP travel medical insurance continues to provide 24 hours a day insurance protection for emergency medical and hospital care as a result of an illness or injury and while the athletes are participating in their sport.

The emergency provider, AXA Assistance, continues to offer assistance for emergency situations, but they are limited with respect to certain out-of-country hospitals who are only taking local residents of the respective country including certain areas in the USA.

The situation is ongoing and SSQ advised that their decision might change as they are following the Canadian government guidelines. We will keep you informed as this evolves.

Please do not hesitate to contact me should you have any questions.

Michael Kirsch